

IN THE UNITED STATE DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA  
EASTERN DIVISION

PROGRESSIVE PREFERRED  
INSURANCE COMPANY  
Plaintiff

vs.

CASE NO. 3:06-CV-00934

JMP ENTERPRISES, INC.;  
JOHN MARK PARKER; and  
JENNIFER M. GOLDEN  
Defendants

**ANSWER OF JENNIFER GOLDEN**

**FIRST DEFENSE**

1. Golden admits the allegations of paragraphs one through seven of the Complaint filed by Progressive.
2. Golden lacks sufficient information to form an opinion about the truth of the allegations of paragraph eight. The policy as filed with the court does not appear to contain the declaration's page.
3. Golden admits the allegations of paragraphs nine and ten of the Complaint.
4. Golden admits the allegations of paragraph eleven of the Complaint, but denies that the exclusions listed are applicable to the present suit.
5. Golden denies the allegations of paragraphs twelve and thirteen of the Complaint.
6. Golden admits the allegations of paragraphs fourteen and fifteen of the Complaint.

## **SECOND DEFENSE**

Progressive has waived any lack of coverage, or any exclusions from coverage, by filing an Answer and Appearance in the underlying action against John Mark Parker in the Circuit Court of Lee County, Alabama, without the prior knowledge or consent of John Mark Parker.

## **THIRD DEFENSE**

The declaration's page for the policy specifically provides liability coverage for any "non-owned trailer . . . while attached to a listed power unit." The mobile home that is the subject of the action in Lee County, as reflected by Exhibit A to the Complaint, is a "non-owned trailer," and the policy specifically provides coverage for it, without regard to any policy exclusion or exception.

**HOWARD, DUNN, HOWARD & HOWARD**

Attorney for Jennifer M. Golden

By: s/ G. Houston Howard II  
G. Houston Howard II

Of Counsel:

**G. Houston Howard II (HOW015)**

Howard, Dunn, Howard & Howard

P.O. Box 1148

Wetumpka, Alabama 36092

Telephone: 334-567-4356

Facsimile: 334-567-7080

**CERTIFICATE OF SERVICE**

I hereby certify that I have served a copy of the foregoing on:

**R. Larry Bradford  
Bradford & Sears, P.C.  
2020 Canyon Road, Suite 100  
Birmingham, AL 35216**

**John Mark Parker  
P. O. Box 3501  
LaGrange, GA 30242**

counsel of record, by placing the same in the U.S. Mail, postage prepaid and properly addressed, on this the 18th day of January, 2007.

s/ G. Houston Howard II  
Of Counsel

*Doc:Houston\Golden.Jennifer\Answer.Progressive*